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Entered on Docket August 25, 2009 Buc a. March

Hon. Bruce A. Markell United States Bankruptcy Judge

JORGE L. SANCHEZ, ESQ. Nevada Bar No. 10434 SANCHEZ LAW GROUP, LTD. 930 South Fourth Street, Suite 211 Las Vegas, Nevada 89101 Phone (702) 635-8529

Attorney for Debtor

## UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA

In re:	)	CHAPTER 13
ELIDA REVELES	)	
	)	CASE NO: 09-17196 BAM
	)	DATE A 120 2000
Debtor.	)	DATE: August 20, 2009 TIME: 3:30 PM
Debtor.	)	1 HVIL. 3.30 1 W
	)	Rick Yarnall, Chapter 13 Trustee

# ORDER GRANTING MOTION TO VALUE COLLATERAL OF 2304 WILLOUGHBY AVENUE LAS VEGAS, NV 89101 TO \$38,000.00, "STRIP OFF" 2<sup>ND</sup> MORTGAGE LIEN OF AND MODIFY RIGHTS OF WELLS FARGO, NA PURSUANT TO 11 U.S.C. § 506(a) and § 1322

Debtors' Motion to Value Collateral, "Strip Off" and Modify Rights of WELLS FARGO, NA pursuant to 11 U.S.C. § 506(a), and § 1322, and Bankruptcy Rules 3012 and 9014, having been duly filed and served on WELLS FARGO, NA, having come before this Court for hearing on the date and at the time set forth above with Debtors appearing by and through their legal counsel Jorge L. Sanchez, Esq., of the law firm of Sanchez Law Group, Ltd., and none of the

named lien holders/lenders/servicers having appeared or otherwise having responded, and good cause appearing therefore;

#### IT IS HEREBY ORDERED THAT:

- 1. The value of Debtor's non-principal residence real property located at 2304 Willoughby Avenue, Las Vegas NV 89101 to \$38,000.00; and
- 2. The first lien of WELLS FARGO, NA, Account # 65065084064801998 is secured only to the amount of \$38,000.00 and the remaining balance of its loan shall be deemed unsecured and paid pro rata with other general unsecured creditors through the Debtor's Chapter 13 plan;
- 3. The second lien of WELLS FARGO, NA Account # 7080182804765 is to be avoided and extinguished upon completion of the Debtors' Chapter 13 plan;
- 4. Reclassify the second lien of WELLS FARGO, NA as general unsecured claims to be paid pro rata with other general unsecured creditors through the Debtors' Chapter 13 plan; and
- 5. Claim #2 and any future claims filed by WELLS FARGO, NA respecting Debtors' non-principal residence real property must conform with the secured/unsecured status set forth above.

DATED: August 24<sup>th</sup>, 2009 Respectfully Submitted:

/s/Jorge L. Sanchez, Esq. /s/ Jorge L. Sanchez, Esq. Attorney for Debtor

### ALTERNATIVE METHOD re: RULE 9021: In accordance with Local Rule 9021, undersigned certifies: The court waived the requirements of LR 9021. No parties appeared or filed written objections, and there is no trustee appointed in the case. X I have delivered a copy of this proposed order to all counsel who appeared at hearing, any unrepresented parties who appeared at the hearing, and any trustee appointed in this case, and each has approved or disapproved the order, or failed to respond, as indicated below: Approved Debtor(s) Attorney/Trustee Disapproved Debtor(s) Attorney/Trustee Failed To Respond Trustee ###